

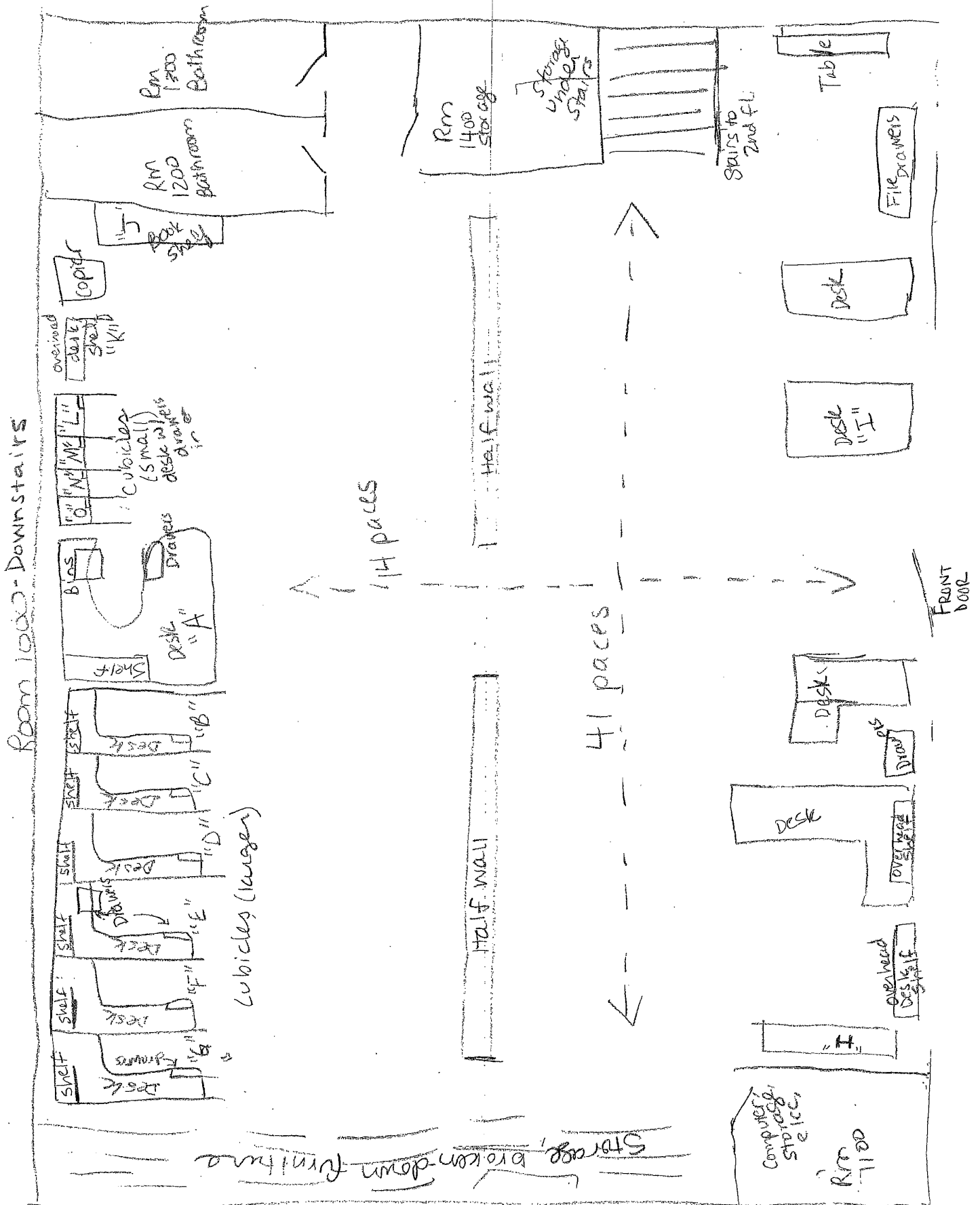
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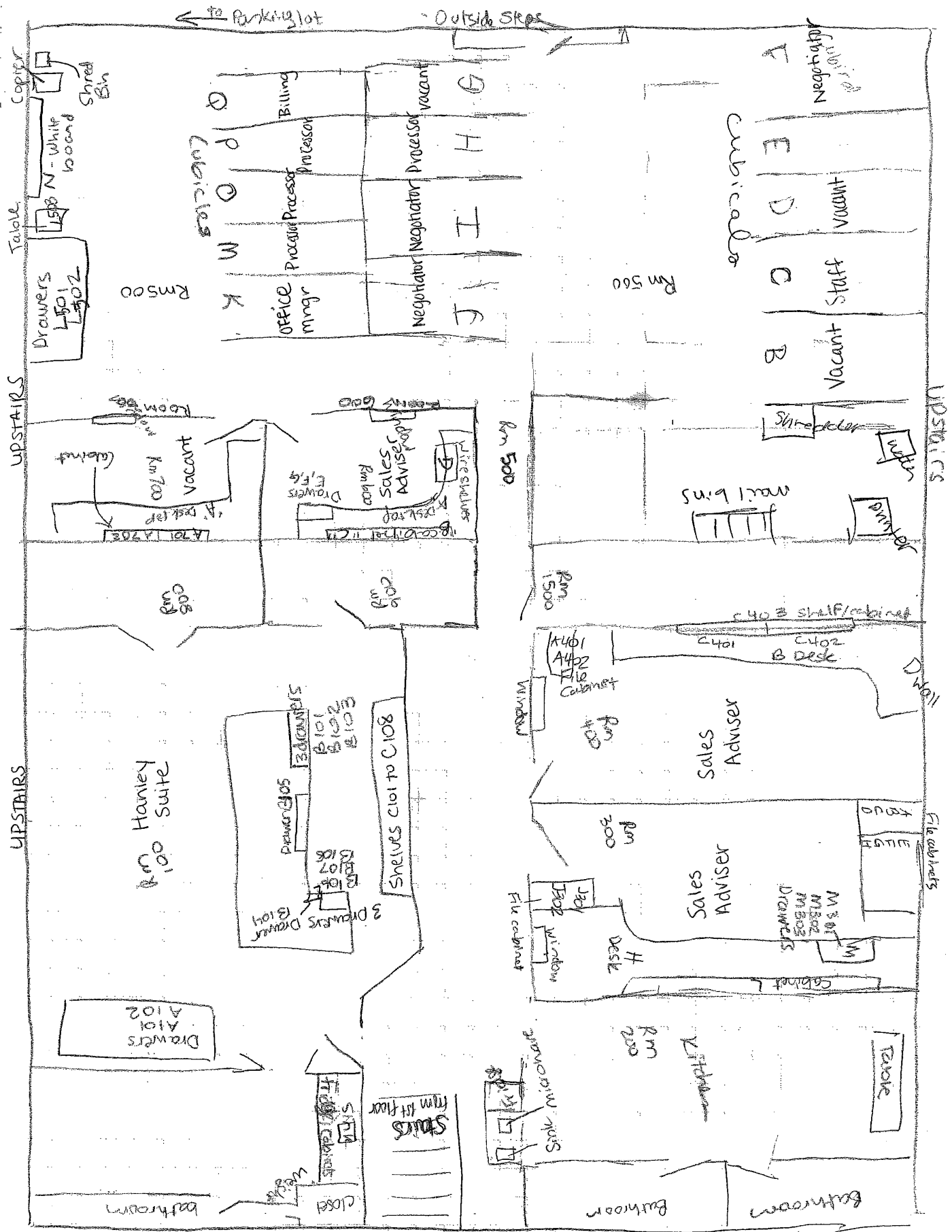
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EXHIBIT 1

Schematic of Office Space; Furniture and Equipment Inventory
41 West 9000 South, Sandy, Utah 84070

EXHIBIT 1





Federal Trade Commission v. Consumer Defense, LLC, et al.
U.S. District Court (Nevada) Case No. 2:18-cv-00030-JCM-PAL

Furniture and Equipment Inventory
41 West 9000 South, Sandy, Utah 84070

Office Inventory Total:

Monitors - 25
Computers - 35
All-in-One Computers - 17
Keyboards - 37
Computer Mice - 21
Telephones - 25
Head Sets - 6
Office Chairs - 35
Modular Cubicles with shelves and desk pieces - 28
Modular Cubical Framing Pieces - 30
3-Drawer File Cabinets - 14
Corner Desk with Shelving - 6
Wooden Desks - 3
Desk Printers - 3
Printer/Scanner/Copier All-in-one Units - 3
Small wooden tables - 3
Wooden 3-Drawer Unit - 2
Wooden (L) Shaped Desk - 1
Wooden Armoire/Wall Shelving - 1
Large File Cabinets - 2
Flat Screen TV - 1
Framed Prints/Art - 6
Dolly - 1
Wall TV Mount - 2
Nintendo and Controller - 2
PlayStation (PS4) - 1
PlayStation Gaming Headphones - 1
Video Games - 3
Vacuum - 1
Mini Fridge - 1
Refrigerator - 1
Microwave - 1
Toaster - 1
Wooden Table - 1
Free Weights - 7 sets
Weight Bench - 1
Tool bag and various tools - 1
Antique Typewriter - 1

Industrial Shelving - 1
Metal Shelves - 4
GI Joe Collectibles and Boxes - 6
Water System - 1
Coffee Pot - 2
Netgear Switch Box - 1
Regular Chairs - 1
Shred Bins - 2
Toner - 2
Air Filters - 40
Gypsum Board - 2
Boxes of Cables - 6 boxes and 2 garbage bags

First Floor - Room 1000

Monitors - 1
Computers - 1
Computer Mice - 5
Keyboards - 5
All-in-One Computers - 4
Telephones - 6
Head Sets - 5
Printer - 1
Office Chairs - 12
Modular Cubicles with shelves and desk pieces - 14
3-drawer File Cabinets - 5
Wooden Desk - 3
Corner Desks with shelving - 2
Wooden Side Table - 2

First Floor- Room 1100

Computers - 25
Cubical Framing - 30 Pieces
Dolly - 1
Keyboards - 13
Printer - 2
Wall TV Mount - 1
Misc. Cables - 5 boxes and 2 garbage bags

Second Floor-Room 100

Monitors - 2
All-in-One Computers - 2
Keyboards - 2
Computer Mouse - 1
Wooden (L) shaped Desk - 1
Wooden Armoire/Wall Shelving - 1
Telephones - 4

Wooden 3-Drawer Unit - 1
Office Chairs - 5
Flat Screen TV - 1
Wall TV Mount - 1
Framed Prints/Art - 6
Nintendo and Controller - 2
PlayStation (PS4) - 1
PlayStation Gaming Headphones - 1
Video Games - 3
Vacuum - 1
Mini Fridge - 1
Free Weights (45 lbs) - 1
Free Weights (55 lbs) - 1
Netgear Switch Box - 1
Coffee Pot - 1

Second Floor- Room 200

Wooden Table - 1
Refrigerator - 1
Microwave - 1
Toaster - 1
Coffee Pot - 1
Office Chairs - 2

Second Floor- Room 300

Large Narrow File Cabinet - 1
Large Wide File Cabinet - 2
Corner Desk Unit with Shelving - 1
3-drawer File Cabinet - 1
Computer - 1
Monitor - 1
Keyboard - 1
Computer Mouse - 1
Telephone - 1
Office Chair - 1

Second Floor- Room 400

Corner desk with Shelving - 1
3-drawer Filing Cabinet - 1
Office Chair - 1
Regular Chair - 1
Telephone - 1
All-in-One Computer - 1
Keyboard - 1
Computer Mouse - 1

Second Floor- Room 500

Computers - 5
Monitors - 5
All-in-One Computers - 7
Keyboards - 11
Computer Mice - 11
Telephones - 11
Printer/Scanner/Copier - 2
Modular Cubicles with shelves and desk pieces - 14
Water system - 1
Office Chairs - 11
Shred Bins - 2
3-drawer File Cabinets - 7
Head Sets - 2
Wooden 3-drawer Unit - 1
Wooden Table - 1
Gypsum Board - 2

Second Floor- Room 600

Corner Desk with Shelving - 1
All-in-One Computer - 1
Keyboard - 1
Computer Mouse - 1
Telephone - 1
Head Set - 1
3-drawer File Cabinet - 1
Office Chair - 1

Second Floor- Room 700

Corner desk with Shelving - 1
All-in-One Computer - 1
Keyboard - 1
Computer Mouse - 1
Telephone - 1
Office Chairs - 2

Second Floor- Room 800

GI Joe Collectables - 2
GI Joe Collectable Boxes - 4
Monitors - 16
Printer/Scanner/Copier - 1
Keyboards - 2
Air filters - 40
Cables - 1 large box

Second Floor-Room 900

Weight bench - 1

Free Weights - 5 sets

Industrial shelving - 1

Tool bag - 1

Antique Typewriter - 1

Metal Shelves - 4

Computers - 3

Toners - 2

EXHIBIT 2

Emails from Sandra Hanley to VRBO, AirBnB,
and VactionRentPayment (January 13-14, 2018)

EXHIBIT 2



Customer Service <customerservice@ampropertyinc.com>

Your VRBO.com account email has been changed

1 message

VRBO.com <noreply@vrbo.com>
To: customerservice@ampropertyinc.com

Sat, Jan 13, 2018 at 11:16 AM

VRBO®
Part of the HomeAway Family



Dear Jonathan Hanley,

Your VRBO email address was changed.

If this was you, please sign in with your new email address to be verified. You will not be able to access your Inbox or My Trips until we have verified your new email address.

If you did not make this change or require further assistance, please visit our Help Center at <http://help.vrbo.com/>

Thanks,
The VRBO Team

This is an automated notification; please do not respond to this email.



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This email was sent to customerservice@ampropertyinc.com.

[View our Privacy Statement](#) | [Contact Us](#) | [Terms & Conditions](#)



Customer Service <customerservice@ampropertyinc.com>

HomeAway Bank Change Request

2 messages

Brian (HomeAway Payments) <homeawaypayments@yapstone.com>
Reply-To: HomeAway Payments <homeawaypayments@yapstone.com>
To: AM Property Management <customerservice@ampropertyinc.com>

Sat, Jan 13, 2018 at 11:23 AM

##- Please type your reply above this line -##

**HomeAway Payments**

POWERED BY VACATIONRENTPAYMENT™

Brian (HomeAway Payments)

Jan 13, 11:23 AM PST

Dear Jonathan,

Thank you for contacting VacationRentPayment, the payment processor for HomeAway/VRBO.

To update the bank account information associated with your listing(s), please use the link below. Instructions for submitting the bank change form are also included in this message.

[HomeAway Payments Bank Change Form](#)

Electronic DocuSign Form Instructions

1. Click the HomeAway Payments Bank Change Form link to begin the secure DocuSign digital signing process
2. Fill in your first and last name and your e-mail address. Then click the "Begin Signing" button
3. Check your e-mail for a message from DocuSign.
Note: This message may not reflect in your inbox until 2-3 minutes after you the request is sent. If you do not see the e-mail, please check your spam or junk mail folder.
4. Click "Review Document" and select the check box to authorize consent to sign the form electronically.
5. Fill out the form with the information requested.
6. Attach a picture of a void check or signed bank letter on letterhead.

EXHIBIT 2
Page 9

7. Click the "Sign" icon line to verify your name. Then click "Adopt and Sign"

Note: The bank change request must be signed by the point of contact (the same first and last name submitted in the application for HomeAway Payments).

8. Review the information provided on the form and click "Submit" in the bottom right hand corner to complete the document.

After we receive the form, our Account Management team will notify you within 5 to 7 business days regarding the status of your bank change request.

If you have any questions, please do not hesitate to reply back to this email or call our Customer Support department at [\(866\) 210-6106](tel:8662106106). Our representatives are available to assist you 24 hours a day, seven days a week.

Brian M | Customer Service Representative | Yapstone

This email was generated through our support ticketing system. Please reply to this email to add a comment to the ticket (12063918).

Learn More About Online Payments



HomeAway Payments - Powered by VacationRentPayment

[Privacy Policy](#) | [Terms & Conditions](#)
Yapstone Holdings, Inc.

2121 N. California Boulevard, Suite 400, Walnut Creek, CA 94596

Sandra (HomeAway Payments) <homeawaypayments@yapstone.com>
Reply-To: HomeAway Payments <homeawaypayments@yapstone.com>
To: AM Property Management <customerservice@ampropertyinc.com>

Sat, Jan 13, 2018 at 1:22 PM

##- Please type your reply above this line -##



HomeAway Payments

POWERED BY VACATIONRENTPAYMENT™

Sandra

Jan 13, 1:22 PM PST

Hi Brian,

Just sent over the updated agreement.

Let me know if anything else is needed.

Brian (HomeAway Payments)

Jan 13, 11:23 AM PST

Dear Jonathan,

Thank you for contacting VacationRentPayment, the payment processor for HomeAway/VRBO.

To update the bank account information associated with your listing(s), please use the link below. Instructions for submitting the bank change form are also included in this message.

[HomeAway Payments Bank Change Form](#)

Electronic DocuSign Form Instructions

1. Click the HomeAway Payments Bank Change Form link to begin the secure DocuSign digital signing process
2. Fill in your first and last name and your e-mail address. Then click the "Begin Signing" button
3. Check your e-mail for a message from DocuSign.
Note: This message may not reflect in your inbox until 2-3 minutes after you the request is sent. If you do not see the e-mail, please check your spam or junk mail folder.
4. Click "Review Document" and select the check box to authorize consent to sign the form electronically.
5. Fill out the form with the information requested.
6. Attach a picture of a void check or signed bank letter on letterhead.
7. Click the "Sign" icon line to verify your name. Then click "Adopt and Sign"
Note: The bank change request must be signed by the point of contact (the same first and last name submitted in the application for HomeAway Payments).
8. Review the information provided on the form and click "Submit" in the bottom right hand corner to complete the document.

After we receive the form, our Account Management team will notify you within 5 to 7 business days regarding the status of your bank change request.

If you have any questions, please do not hesitate to reply back to this email or call our **EXHIBIT 2**
Page 11

Customer Support department at (866) 210-6106. Our representatives are available to assist you 24 hours a day, seven days a week.

Brian M | Customer Service Representative | Yapstone

Your request (12063918) has been updated. Please reply to this email to add a comment.

CCs: [Sandra](#)

Learn More About Online Payments



HomeAway Payments - Powered by VacationRentPayment

[Privacy Policy](#) | [Terms & Conditions](#)
Yapstone Holdings, Inc.

2121 N. California Boulevard, Suite 400, Walnut Creek, CA 94596



Customer Service <customerservice@ampropertyinc.com>

Account alert: Airbnb login email changed

1 message

Airbnb <automated@airbnb.com>
To: customerservice@ampropertyinc.com

Sun, Jan 14, 2018 at 6:11 PM



Your Airbnb login email was changed

The email address you use to log into your Airbnb account was changed on Sun, Jan 14, 2018, 7:11 PM.

New email address s.ximena.h@gmail.com

Updated by Microsoft Windows Computer

Utah, United States
Chrome

Don't recognize this?

Let us know—we'll help secure and review your account. Otherwise, no action is required.

Why we send you these emails

Staying informed about changes to your account is one of the best ways to keep it secure. You might see this email again when you update your info, sign in for the first time on a new computer, phone or browser, or clear your cookies.

Sent with ♥ from Airbnb

Airbnb, Inc., 888 Brannan St, San Francisco, CA 94103

EXHIBIT 3

Sandra Hanley forwarded promissory notes and mortgages
to her private email account (January 15, 2018)

EXHIBIT 3



Sandra Office Manager <sandraofficemanager@defaultsupport.com>

SHELTON SIGNED MORTGAGE

2 messages

Office Manager <officemanager@defaultsupport.com>

Fri, Dec 15, 2017 at 1:36 PM

To: Jonathan Hanley <jhanley@americanhomeloans.com>, Sandra Office Manager <sandraofficemanager@defaultsupport.com>

ALLI-PER JH I WILL BE CHANGING THIS TO A 30 YEAR TO REDUCE PAYMENT.

I WILL EMAIL YOU NEW PAYMENT AMOUNT

SHE WILL NOT NEED TO RESIGN AND I CAN JUST MERGE

Thank You

Bobbi

Manager
Consumer Link
Default Support Center**Phone: 801.386.5100 Ext 203****FAX 888.224.6524****Billing Department Ext 235****Hours of operation Monday-Friday 8:30 - 3:45 (MST)**

Confidentiality Notice: This message, including any attachment(s), may contain confidential information protected by law. The information contained herein is for the sole use of the intended recipient(s). If you have received this message in error, please contact the sender at the e-mail address listed above and destroy all copies of the original message, including any attachments. Thank you.

**Shelton signed _ notarized note.pdf**
154K**Sandra Office Manager** <sandraofficemanager@defaultsupport.com>

Mon, Jan 15, 2018 at 1:25 PM

To: Sandra Ximena Hanley <sximenah@gmail.com>

[Quoted text hidden]

**Shelton signed _ notarized note.pdf**
154K



Sandra Office Manager <sandraofficemanager@defaultsupport.com>

Recorded Mortgage for [REDACTED] Edge

2 messages

Office Manager <officemanager@defaultsupport.com>

Fri, Dec 8, 2017 at 2:02 PM

To: Jonathan Hanley <jhanley@americanhomeloans.com>, Sandra Office Manager <sandraofficemanager@defaultsupport.com>, Alli Parkinson <aparkinson@americanhomeloans.com>

There was an over payment on this for \$6.00 I just gave Alli the check to deposit with the other checks.

The mortgage is in a folder with your mail.

Thank You

Bobbi

Manager
Consumer Link
Default Support Center

Phone: 801.386.5100 Ext 203

FAX 888.224.6524

Billing Department Ext 235

Hours of operation Monday-Friday 8:30 - 3:45 (MST)

Confidentiality Notice: This message, including any attachment(s), may contain confidential information protected by law. The information contained herein is for the sole use of the intended recipient(s). If you have received this message in error, please contact the sender at the e-mail address listed above and destroy all copies of the original message, including any attachments. Thank you.

**[REDACTED] Edge Mortgage recorded 12_7_17.pdf**

154K

Sandra Office Manager <sandraofficemanager@defaultsupport.com>

Mon, Jan 15, 2018 at 1:26 PM

To: Sandra Ximena Hanley <sximenah@gmail.com>

[Quoted text hidden]

**[REDACTED] Edge Mortgage recorded 12_7_17.pdf**

154K



Sandra Office Manager <sandraofficemanager@defaultsupport.com>

10% promissory note

2 messages

Office Manager <officemanager@defaultsupport.com>

Tue, Dec 12, 2017 at 1:59 PM

To: Jonathan Hanley <jhanley@americanhomeloans.com>, Sandra Office Manager <sandraofficemanager@defaultsupport.com>, Alli Parkinson <aparkinson@americanhomeloans.com>


signed and notarized first payment already made

Thank You

Bobbi

Manager
Consumer Link
Default Support Center**Phone: 801.386.5100 Ext 203**
FAX 888.224.6524
Billing Department Ext 235
Hours of operation Monday-Friday 8:30 - 3:45 (MST)

Confidentiality Notice: This message, including any attachment(s), may contain confidential information protected by law. The information contained herein is for the sole use of the intended recipient(s). If you have received this message in error, please contact the sender at the e-mail address listed above and destroy all copies of the original message, including any attachments. Thank you.

 **reno 10% cont.pdf**
146K

Sandra Office Manager <sandraofficemanager@defaultsupport.com>

Mon, Jan 15, 2018 at 1:49 PM

To: Sandra Ximena Hanley <sximenah@gmail.com>

[Quoted text hidden]


 **reno 10% cont.pdf**
146K

EXHIBIT 4

Email from realtor to Jonathan Hanley re: listing proposal
for Park City condominium (January 17, 2018)

EXHIBIT 4



Jonathan Hanley <jhanley@preferredlawteam.com>

Aspen Hollow #9

1 message

Matthew Sidford <matthew@sidfordrealestate.com>

Wed, Jan 17, 2018 at 9:49 AM

To: "Jhanley@preferredlawteam.com" <Jhanley@preferredlawteam.com>

Cc: Matthew Sidford <matthew@sidfordrealestate.com>, Patty Boyd <patty@sidfordrealestate.com>

Hi Jonathan,

Please find attached our listing presentation. I have also included the links for Aspen Hollow closed sales and what would be the competition.

Competition [Click here to view the Listings](#)

(When you click on the links it will open up. At the far right there are three ... (Dots) Click on those three ... (Dots) It will give you the 4 options – Pick Client Full. This will open up the full listing with all the data.)

Aspen Hollow Closed [Click here to view the Listings](#)

When you get the chance please send over the VRBO information.

Best,

Matthew Sidford

Jess Reid Real Estate

Top Producer 2001, 2005 & 2007-2016[435-962-4544](#) - Cell[435-647-3215](#) - Office[435-647-3265](#) - Fax

Go to: www.SidfordRealEstate.com and click "Search for Property"

for the most up-to-date information on what's on the market.

Jess Reid

CHRISTIE'S
INTERNATIONAL REAL ESTATE



1 Aspen Hollow Listing Presentation.pdf

1105K

SELLING YOUR PROPERTY



© Park City Board of REALTORS®

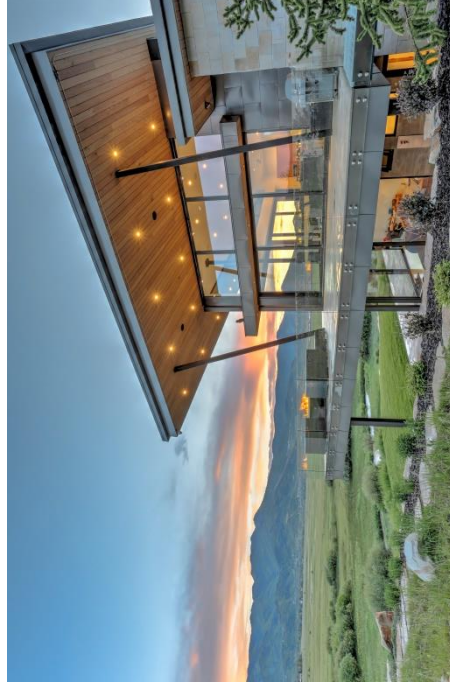
Aspen Hollow #9

PROFESSIONAL PHOTOGRAPHY

PHOTOGRAPHY - Photography is one of the most important things to assist us in selling a property. We make sure our properties are well represented with spectacular photography. This is especially important in our market where many buyers are searching for property remotely. Our professional photographer will make your property stand-out.



VIRTUAL TOUR - a virtual walkthrough shows you the whole house room by room



AERIAL PHOTOGRAPHY - drone photography gives the buyer a better idea of the location of the home and the view from the home

CUSTOM URL - a custom URL will be created that will take a prospective buyer straight to the professional photography and tour

WEBSITE PLACEMENT

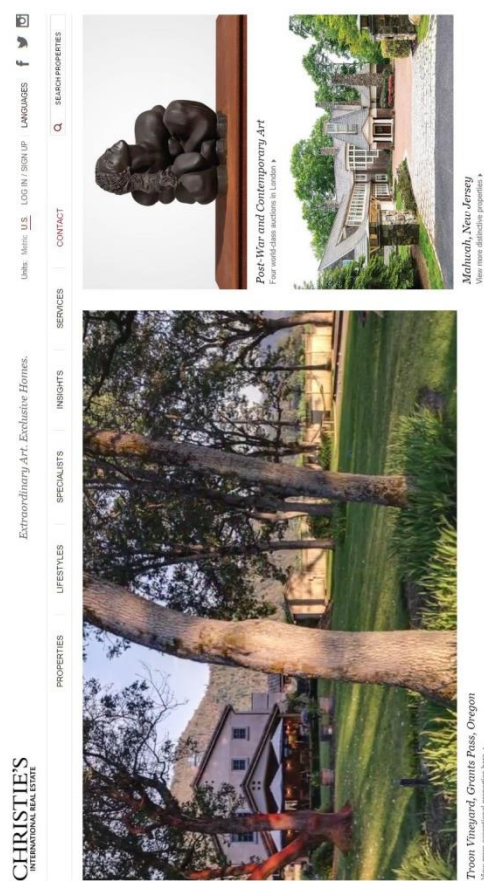
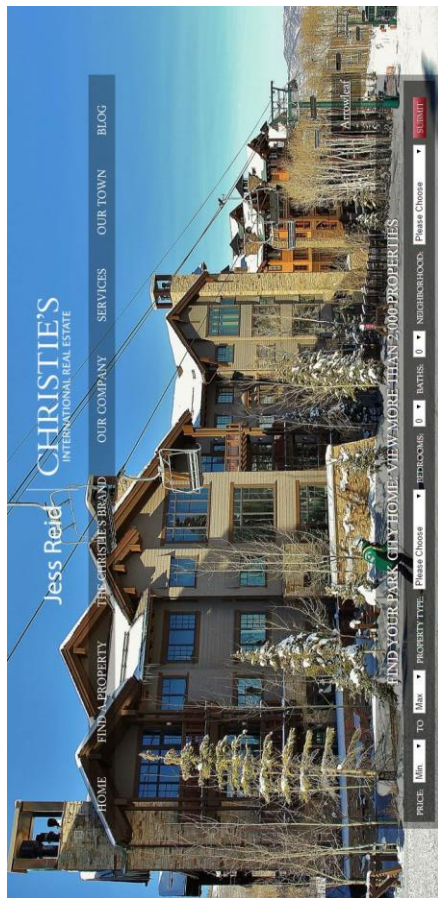
PARK CITY MULTIPLE LISTING SERVICE (MLS) - this is the local MLS that Park City Realtors use to search for property

UTAHREALESTATE.COM – this is the Wasatch Front MLS that Salt Lake City agents primarily search for property on

JESSREIDREALESTATE.COM – your property will be featured on our company website

CHRISTIESREALESTATE.COM – the Christie’s website is reserved for luxury homes and is searched on by buyers around the world

REALTOR.COM, ZILLOW.COM, TRULIA.COM, NEW YORK TIMES, WALL STREET JOURNAL AND MORE – we will send your property information and photography to over 300 websites that people use to search for homes on the web worldwide



FOR SALE SIGN INSTALLED

FOR SALE SIGN INSTALLED – a for sale sign will be installed outside of your property

BROCHURE BOX – a brochure box will be constantly stocked with brochures with photos and details about the property



PRINT ADVERTISING

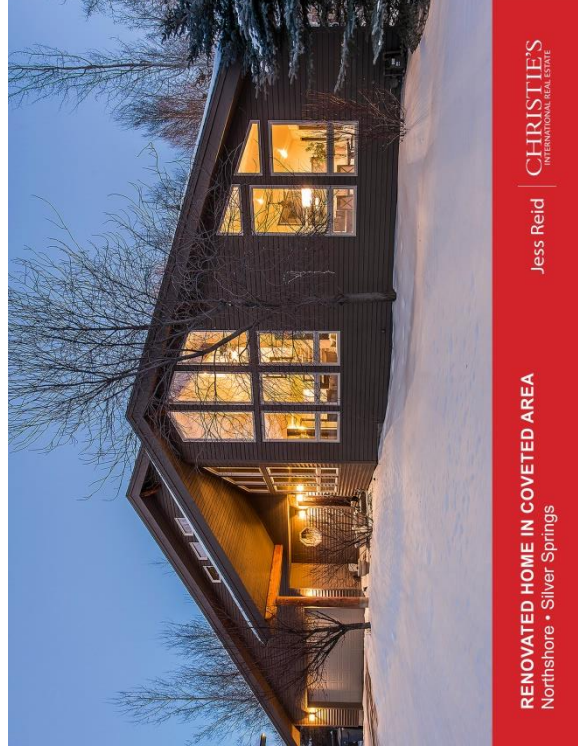
COLOR BROCHURE – professionally printed with photos and details about your property to distribute and showcase at our three offices

JUST LISTED POSTCARD – professionally printed to send via USPS to your neighborhood and to my client and Realtor list

HOMES AND LAND – a full page ad that showcases your property with photos and details

PARK RECORD – an insert in the company ad that showcases your listing with photos and details

CHRISTIE'S MAGAZINE -



SOCIAL MEDIA ADVERTISING

COMPANY SOCIAL MEDIA + NEWSLETTER

FACEBOOK – facebook.com/jessreidrealestate

INSTAGRAM – @jessreidrealestate

TWITTER- @jessreidcire

YOUTUBE – Jess Reid – Christie’s International Real Estate

E-NEWSLETTER – sent out quarterly and features properties

CHRISTIE’S INTERNATIONAL REAL ESTATE’S PRESENCE

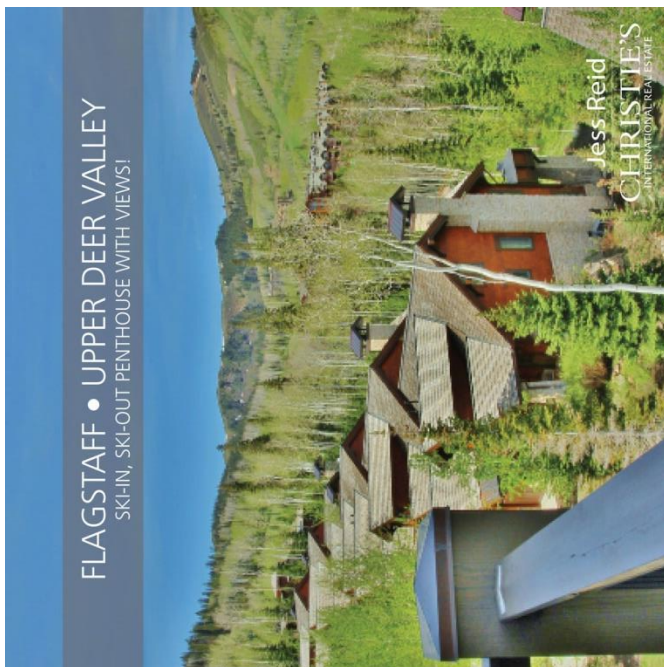
FACEBOOK – facebook.com/christiesrealestate

INSTAGRAM – @christiesrealestate

TWITTER – @christieshomes

YOUTUBE – Christie’s International Real Estate

LUXURYDEFINED.COM – Christie’s blog that features real estate, art, wine and more!



(Example of a featured property picture that would be accompanied with details and a URL we can track.)

PROMOTION TO OTHER REALTORS

CALL TOP AGENTS – in the Park City area to notify them of a new listing they may have a buyer for

JRRE SALES MEETING – show photos and explain details to the other agents in the office

EBLAST TO BOARD OF REALTORS – send photos and details via email to all of the Realtors in the Park City Board of Realtors

CATERED REALTOR OPEN HOUSE – to give a tour of the house to local Realtors that may have a buyer

DISTRIBUTE BROCHURES – to Park City real estate offices



VALUATION AND PRICING

ASSETS AND CHALLENGES

All properties, regardless of size or price have assets and challenges, depending on who is evaluating the property. Identifying the assets provides a positive basis for marketing and sales effort. Recognizing perceived challenges helps to prepare professional answers and ideas to help overcome objections that may arise from buyers.

Assets	Challenges
Direct Ski Out Remodel	Not a Ski In

COMPARATIVE MARKET ANALYSIS

[illegible]

MY COMMITMENT TO YOU

After taking the time to talk to you and analyze your property, I feel as though I would be a good fit to expose your property to this unique market.

I have several years of experience in business and real estate in the Park City market. I feel it is a unique dynamic that will truly enhance your position. I know what it will take for your house to sell and I will make sure to update you regularly with my marketing efforts.

Please let me know if you have any questions about my proposal or would like to talk about marketing.

Your name and phone number

EXHIBIT 5

Preliminary Schedule of Known Assets
of Receivership Entities

EXHIBIT 5

Federal Trade Commission v. Consumer Defense, LLC, et al.
Consumer Defense Receivership
Preliminary Schedule of Known Assets of Receivership Entities

Frozen Accounts

<u>Account Name</u>	<u>Fin'l Institution</u>	<u>Acct. No.</u> <u>Ending</u>	<u>Balance</u> <u>Frozen</u>
AM Property Management, LLC	JPMC	5805	\$13,465.90
AM Property	Authorize.net		\$43,642.10
American Home Loans, LLC	JPMC	8202	\$15,272.84
Brown Legal Inc.	Etrade Securities	6352	\$884.95
Consumer Defense, LLC	JPMC	9282	\$145.34
Modification Review Board, LLC	JPMC	0958	\$491.33
Modification Review Board, LLC	JPMC	3556	\$370.80
FMG Partners, LLC	Wells Fargo	9414	\$14.86
Preferred Law, PLLC	JPMC	2192	\$214.16
Preferred Law, PLLC	JPMC	0861	<u>\$475.00</u>
			\$74,977.28

Vehicles

<u>Year / Make</u>	<u>Owner</u>
2007 Chevrolet Suburban	Brown Legal Inc.
2008 Mercedes Benz S550	Brown Legal Inc.
2014 Porsche Carrera 4S	AM Property Management, LLC
2015 Forest River Viking V-Trec Camping Trailer	AM Property LLC

Real Property

<u>Address</u>	<u>Owner</u>
41 West 9000 South, Sandy, UT	Zinly, LLC
8165 Royal Street East, #9, Park City, UT	AM Property Management, LLC
1507 Juniper Avenue, Humboldt, IA	American Home Loans, LLC
4629 Wynndale Road, Terry, MS	American Home Loans, LLC

Mortgage Assets

Receivership Entity American Home Loans, LLC ("AHL") is the lender on 25 mortgages on single-family homes in 19 different states with projected monthly cash flow of \$8,925.68 in the aggregate principal amount of \$1,307,012.72. Details of these loans are scheduled out in the Preliminary Financial Report, Exhibit 22 to the Temporary Receiver's Preliminary Report.

EXHIBIT 6

Internal telephone directories re: various Receivership Entities

EXHIBIT 6



American Home Loans
 41 W 9000 S
 Sandy, UT 84070
 Phone: (888) 980-7566
 Fax: (888) 334-7255

Updated 08/23/2017

Name	Ext.	Title	Email Address	Language
Jon Hanley	210	GM	jhanley@americanhomeloans.com Cell [REDACTED]	English
Fernando Moncayo	234	Adviser	fmoncayo@americanhomeloans.com	Spanish
Paul Cysewski	206	Adviser	pcysewski@americanhomeloans.com	English
Rod Kartchner	221	Adviser	rkartchner@americanhomeloans.com	English
Sue/Wendi Kartchner/Chowhan	240	Adviser	schowhan@americanhomeloans.com	English
Vanessa Versluis	231	Adviser	vversluis@americanhomeloans.com	English



Consumer Link, Inc.
 200 S. Virginia, 8th Floor
 Reno, NV 89501
 Phone: (888) 980-7317
 Fax: (888) 224-6524

Updated 08/23/2017

Name	Extension	Title	Email Address
Sandra Hanley		GM	sandraofficemanager@defaultsupport.com Cell [REDACTED]
Alli Parkinson	235	Billing	aparkinson@americanhomeloans.com Direct Line 801-938-8066
Bobbi Collins	203	Manager	officemanager@defaultsupport.com
Cameron James	216	Processor	cjcaserep@defaultsupport.com
Elizabeth Austin	212	Case Representative	eacaserep@defaultsupport.com
Jordan Gallegos	239	Processor	jgcaserep@defaultsupport.com
Josh Nadeau	247	Processor	jncaserep@defaultsupport.com
Mia Apcho	224	Proc/Neg/Spanish/English	macaserep@defaultsupport.com
Michael Bischoff	241	Case Representative	mbcaserep@defaultsupport.com
Rebecca Peace/Johnson	209	Lead Negotiator	rjcaserep@defaultsupport.com
Vince Salas	205	Case Representative	vscaserep@defaultsupport.com
TOLL FREE NUMBER			888-980-7457
Audit Dept	238		auditdepartment@consumerdefense.com audit@americanhomeloans.com



American Home Loans
 41 W 9000 S
 Sandy, UT 84070
 Phone: (888) 980-7566
 Fax: (888) 334-7255

Updated 06/13/2017

Name	Ext.	Title	Email Address	Language
Jon Hanley	210	GM	jhanley@americanhomeloans.com Cell [REDACTED]	English
Fernando Moncayo	234	Adviser	fmoncayo@americanhomeloans.com	Spanish
Joel Chevalier	245	Adviser	jchevalier@americanhomeloans.com	English
Mitch Trujillo	242	Adviser	mtrujillo@americanhomeloans.com	English
Paul Cysewski	206	Adviser	pcysewski@americanhomeloans.com	English
Rod Kartchner	221	Adviser	rkartchner@americanhomeloans.com	English
Sue/Wendi Kartchner/Chowhan	240	Adviser	schowhan@americanhomeloans.com	English
Vanessa Versluis	231	Adviser	vversluis@americanhomeloans.com	English



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 200 S. Virginia, 8th Floor
 Reno, NV 89501
 Phone: (888) 980-7317
 Fax: (888) 224-6524

Updated 06/13/2017

Name	Extension	Title	Email Address
Sandra Hanley		GM	sandraofficemanager@defaultsupport.com Cell [REDACTED]
Alicia Zuniga	211	Proc/Neg/Spanish/English	azcaserep@defaultsupport.com
Alli Parkinson	235	Billing	aparkinson@americanhomeloans.com Direct Line 801-938-8066
Bobbi Collins	203	Manager	officemanager@defaultsupport.com
Cameron James	216	Processor	cjcaserep@defaultsupport.com
Elizabeth Austin	212	Case Representative	eacaserep@defaultsupport.com
Jordan Gallegos	239	Processor	jgcaserep@defaultsupport.com
Josh Nadeau	247	Case Representative	jncaserep@defaultsupport.com
Mia Apcho	224	Proc/Neg/Spanish/English	macaserep@defaultsupport.com
Michael Bischoff	241	Case Representative	mbcaserep@defaultsupport.com
Rebecca Peace/Johnson	209	Lead Negotiator	rjcaserep@defaultsupport.com
Vince Salas	205	Case Representative	vscaserep@defaultsupport.com
Xela Larios	246	Processor	xlcaserep@defaultsupport.com
TOLL FREE NUMBER			888-980-7457
Audit Dept	238		auditdepartment@consumerdefense.com audit@americanhomeloans.com



American Home Loans
 41 W 9000 S
 Sandy, UT 84070
 Phone: (888) 980-7566
 Fax: (888) 334-7255

Updated 05/10/2017

Name	Ext.	Email Address	Title	Language
Jon Hanley	210	jhanley@americanhomeloans.com	GM	English
Joel Chevaliers	213	jchevaliers@americanhomeloans.com	Adviser	English
Deanne Mosher	229	dmosher@americanhomeloans.com	Adviser	English
Fernando Moncayo	234	fmoncayo@americanhomeloans.com	Adviser	Spanish
Paul Cysewski	206	pcysewski@americanhomeloans.com	Adviser	English
Rod Kartchner	221	rkartchner@americanhomeloans.com	Adviser	English
Sue/Wendi Kartchner/Chowhan	240	schowhan@americanhomeloans.com	Adviser	English
Vanessa Versluis	231	vversluis@americanhomeloans.com	Adviser	English



Consumer Link, Inc.
 200 S. Virginia, 8th Floor
 Reno, NV 89501
 Phone: (888) 980-7317
 Fax: (888) 224-6524

Updated 05/10/2017

Name	Extension	Title	Email Address
Sandra Hanley		GM	sandraofficemanager@defaultsupport.com Cell [REDACTED]
Alicia Zuniga	211	Proc/Neg/Spanish/English	azcaserep@defaultsupport.com
Alli Parkinson	235	Billing	aparkinson@americanhomeloans.com Direct Line 801-938-8066
Bobbi Collins	203	Manager	officemanager@defaultsupport.com
Cameron James	216	Processor	cjcaserep@defaultsupport.com
Elizabeth Austin	212	Case Representative	eacaserep@defaultsupport.com
Jordan Gallegos	239	Case Representative	jgcaserep@defaultsupport.com
Josh Nadeau	247	Case Representative	jncaserep@defaultsupport.com
Mia Apcho	224	Proc/Neg/Spanish/English	macaserep@defaultsupport.com
Michael Bischoff	241	Case Representative	mbcaserep@defaultsupport.com
Rebecca Peace/Johnson	209	Lead Negotiator	rjcaserep@defaultsupport.com
Vince Salas	205	Case Representative	vscaserep@defaultsupport.com
Xela Larios	246	Processor	xlcaserep@defaultsupport.com
TOLL FREE NUMBER			888-980-7457
Audit Dept	238		auditdepartment@consumerdefense.com audit@americanhomeloans.com

Phone: 801-386-5100

Toll Free: 888-690-4936

Fax: 888-334-7255

Website: www.consumerdefense.com

Updated 02/17/2017

Name	Ext.	Email Address	Title	Language
Jon Hanley		jhanley@consumerdefense.com	GM	English
Deanne Mosher	229	dmosher@consumerdefense.com	Adviser	English/ Spanish
KT MacKay	207/230	ktmackay@consumerdefense.com	Adviser	English
Wendi Kartchner	226	wkartchner@consumerdefense.com	Adviser	English
Rod Kartchner	221	rkartchner@consumerdefense.com	Adviser	English/ Spanish
Paul Cysewski	206	pcysewski@consumerdefense.com	Adviser	English
Lisa Thomas	239	lthomas@consumerdefense.com	Adviser	English
Devin Coonrod	227	dcoonrod@consumerdefense.com	Adviser	English
Rory Crowell	241	rcrowell@consumerdefense.com	Adviser	English
Fernando	234	fmoncayo@consumerdefense.com	Adviser	Spanish/Eng lish
Spencer Harris	236	sharris@consumerdefense.com	Adviser	English
Kaster Davis	214	kdavis@consumerdefense.com	Adviser	
Vanessa Versulis	231	vversulis@consumerdefense.com	Adviser	

Processors:

Cameron James
 Vince Salas-assistant
 Xela Larios
 Kristin Hafoka-case rep
 Victoria Torres-case rep

Negotiators:

Rebecca Peace

Both Spanish and English- Process and Negot:

Alicia Zuniga
 Mia Ancho



Updated 02/17/2017

Name	Extension	Title	Email Address
Sandra Hanley		GM	sxmenah@consumerdefense.com [REDACTED]
Audit Department	238		auditdepartment@consumerdefense.com
Ali Parkinson	235	Billing	aparkinson@consumerdefense.com
Bobbi Collins	203	Manager	Officemanager@consumerdefense.com Cell [REDACTED] [REDACTED]
Victoria Torres		Case representative	vtcaserep@consumerdefense.com
Cameron James	216	Processor	cjames@consumerdefense.com
Mia Apcho	224	Proc/Nego.Spanish/English	mapcho@consumerdefense.com
Alicia Zuniga	211	Proc Spanish/English	azuniga@consumerdefense.com
Rebecca Peace/Johnson	209	Lead Negotiator	rpeace@consumerdefense.com
Xela Larios	246	Processor	xlarios@consumerdefense.com
Vince Salas	205	Processor assistant	vsalas@consumerdefense.com
TOLL FREE NUMBER			888-980-7457
Elizabeth Austin	212	Case representative	casemanager@consumerdefense.com
OPEN	210		
OPEN	218		
OPEN	204		
OPEN	201		
OPEN	228		
OPEN	217		

Kristin Hafoka | 233 | Case Representative | khcaserep@consumerdefense.com



Updated on 01/25/2017

Consumer Defense, LLC
 500 North Rainbow Blvd
 Suite 300, PMB 130
 Las Vegas, NV 89107
 Phone: (888) 980-7566
 Fax: (888) 334-7255
www.consumerdefense.com

Name	Ext.	Email Address	Title	Language
Jon Hanley	210	jhanley@consumerdefense.com	GM	English
Deanne Mosher	229	dmosher@consumerdefense.com	Adviser	English
Devin Coonrod	227	dcoonrod@consumerdefense.com	Adviser	English
Fernando Moncayo	234	fmoncayo@consumerdefense.com	Adviser	Spanish
Kaster Davis	214	kdavis@consumerdefense.com	Adviser	English
KT MacKay	207	kmckay@consumerdefense.com	Adviser	English
Lisa Neilson	239	lneilson@consumerdefense.com	Adviser	English
Paul Cysewski	206	pcysewski@consumerdefense.com	Adviser	English
Rod Kartchner	221	rkartchner@consumerdefense.com	Adviser	English
Spencer Harris	236	sharris@consumerdefense.com	Adviser	English
Sue/Wendi Kartchner/Chowhan	240	schowhan@consumerdefense.com	Adviser	English
Vanessa Versluis	231	vversluis@consumerdefense.com	Adviser	English
Audit Department	238	auditdepartment@consumerdefense.com		



Consumer Defense

Updated on 11/28/2016

Consumer Defense, LLC
 500 North Rainbow Blvd
 Suite 300, PMB 130
 Las Vegas, NV 89107
 Phone: (888) 980-7566
 Fax: (888) 334-7255
www.consumerdefense.com

Name	Ext.	Email Address	Title	Language
Jon Hanley	210	jhanley@consumerdefense.com	GM	English
Deanne Mosher	229	dmosher@consumerdefense.com	Adviser	English
Devin Coonrod	227	dcoonrod@consumerdefense.com	Adviser	English
Fernando Moncayo	234	fmoncayo@consumerdefense.com	Adviser	Spanish
Kesi Afalava	241	kafalava@consumerdefense.com	Adviser	English
KT MacKay	207	kmckay@consumerdefense.com	Adviser	English
Lisa Neilson	239	lneilson@consumerdefense.com	Adviser	English
Paul Cysewski	206	pcysewski@consumerdefense.com	Adviser	English
Rod Kartchner	221	rkartchner@consumerdefense.com	Adviser	English
Spencer Harris	236	sharris@consumerdefense.com	Adviser	English
Wendi/Sue Kartchner/Chowhan	240	schowan@consumerdefense.com	Adviser	English
Audit Department	238	auditdepartment@consumerdefense.com		

Consumer Link, Inc.

200 S. Virginia; 8th Floor
 Reno, NV 89501
 Phone: 888-980-7317
 or 888-980-7566
 Fax: 888-224-6524
 or 888-334-7255

Consumer Link, Inc.

41 West 9100 South
 Sandy, UT 84070
 Phone: 801-386-5100
 Fax: 888-224-6524

Consumer Link, Inc.

8180 South 700 East; Suite 110
 Sandy, UT 84070
 Phone: 801-386-5100 or 801-938-7117
 Fax: 888-224-6524

Consumer Link, Inc.

2825 E. Cottonwood Pkwy
 Salt Lake City, UT 84121
 Phone:
 Fax:

Consumer Defense LLC

500 North Rainbow Blvd.
 Suite 300
 Las Vegas, NV 89107
 Phone: 801-386-5100
 Fax: 888-224-6524

American Home Loans, LLC

41 West 9000 South
 Sandy, UT 84070
 Phone: 888-980-7566
 Fax: 888-334-7255

American Home Loans, LLC

P.O. BOX 949
 Sandy, UT 84091
 Phone: 888-980-7566
 Fax: 888-334-7255

Email Address: vscaserep@defaultsupport.com (*Main Email Address*)

documentprocessor@defaultsupport.com (*Used for Scanning & Uploading Docs*)

Company Email Address: info@americanhomeloans.com

Audit Department Email Address: audit@americanhomeloans.com

12 months = 1 year
60 months = 5 years
120 months = 10 years
180 months = 15 years
240 months = 20 years
300 months = 25 years
360 months = 30 years
420 months = 35 years
480 months = 40 years
540 months = 45 years
600 months = 50 years

LOE – Letter of Explanation **LOC** – Letter of Contribution **LC** – Letter of Correspondence
LOE – Letter of Explanation **POC** – Point of Contact **FA** – Foreclosure Attorney **Sales Packet**,
BA – Borrower’s Authorization **QWR** – Qualified Written Request **Cease and Desist**
FW – Financial Worksheets **HL** – Hardship Letter **PS** – Pay Stubs **BS** – Bank Statements
MS -Mortgage Statements **TR** -Tax Return **4506-T** form **UB** -Utility Bill, **Response to QWR**
HOA – Homeowners Association **RMA** – Request for Mortgage Assistance **Dodd-Frank** form
Social Security Benefits Statement, **VOE** – Verification of Employment, **PL** – Profit & Loss
HAMP – Home Affordable Modification Program, **Property Evaluation**, **Property Tax Statement**
Modification / TPP Approved, Modification / TPP Denied, QCD -Quick Claim Deed, **Divorce Decree / Separation Agreement**,
Court Documents, Bankruptcy Documents, CL – Civilian Leave (Paystubs) **Military Retirement Pay Stub Statement**,
Defense Finance Retirement Certification for Military Pay, Veterans Affairs Benefits Info and Entitlement, Continuity Fee Form
SR – Service Retainer Agreement **NOD** – Notice of Default **NOIF** – Notice of Intent to Foreclosure, **NOS** – Notice of Sale

When speaking to the Foreclosure Attorney to find out if there’s a Foreclosure Sale Date on the borrower’s property, respond by saying;

“Hello! My name is ?? and I’m calling to know if there’s a Foreclosure Sale Date at address ??? because I’m interested in buying the property.” Or.....“I’m a consumer interested in buying a property at ???. Is there a Sale Date for this property?”

HAMP Checklist

- **BA** (Borrower’s Authorization – Third Party Authorization Form)
- **RMA Form** (Request for Mortgage Assistance...with borrower’s signature and date)
- **Dodd-Frank Form** with borrower’s signature and date
- **Hardship Letter** (Divorce Decree where applicable)
- **Utility Bill** (Electric or Home Heating Gas ONLY!)
- **HOA / Property Taxes / Insurance**
- **Income Verification.....**This includes any of the following:
 30-Days of Most Current-Recent Pay Stubs, Social Security / Social Security Award Letter Benefits Statement, Disability Income, Workman’s Compensation, Rental Income with Rental Agreement, Profit & Loss, Self-Employment, Retirement Income, Pension, 401K, Investments, Alimony, Unemployment, etc.
- **Bank Statements** (60-Days / 2-Months of Most Current-Recent Statements with Blank Pages included.)
- **Form 4506-T** with borrower’s signature and date
- **2016 Tax Return** with borrower’s signature and date
- **2015 Tax Return** with borrower’s signature and date

EXHIBIT 7

Emails re: Regus Virtual Offices in Nevada (May, 2017)

EXHIBIT 7



Jonathan Hanley <jhanley@consumerdefense.com>

FW: Email from Reception Past Due Inv

1 message

Benjamin Horton, Attorney <benhortonesq@yahoo.com>
To: Jonathan Hanley <jhanley@consumerdefense.com>

Mon, May 8, 2017 at 9:10 AM

Hi Jonathan,

This is from the Consumer Link address. Did you just want me to shut all of this down?

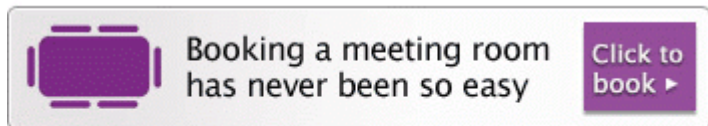
From: Reno Downtown [mailto:Reno.Downtown@regus.com]
Sent: Friday, May 5, 2017 12:26 PM
To: benhortonesq@yahoo.com
Cc: Denise Murphy
Subject: Email from Reception Past Due Inv

Good morning,

Our billing dept has brought it to our attention that you have a past due inv from Sept in the amount of 90.63. Please see attached inv. I removed the late fee today but you will incur a late fee on your next inv if this isn't paid as soon as possible.

Thank you

*Have a good day**Denise**Denise Murphy Community Associate**Regus Reno Downtown**200 S. Virginia St., 8th Floor**Reno, Nevada 89501**775-686-2400*EXHIBIT 7
Page 43



1500 locations. 600 Cities. 100 Countries.

 please consider the environment before printing this email

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Missed payment on Sept inv.pdf

235K



Account Statement

Statement Date:	09 September 2016
Account Number:	7793908
Name Of Account:	Consumer Link, LLC
Center Name:	NV, Reno - Downtown Reno
Payment Due:	Due Immediately

	Amount
Outstanding Balance at 09 August 2016	\$539.25
Payments Received	-\$405.00
September Invoice 1346-19652	 \$90.63

Total Payment Due - (Quote Invoice 1346-19652)	\$224.88
---	-----------------

IMPORTANT INFORMATION:

- Recent payments may not yet be reflected in the above statement balance, please visit www.MyRegus.com for the most up to date statement of your account.
- Please note that late payment fees will be applied to your account if payment is not received promptly.
- You can update your details by logging into www.MyRegus.com.
- If you receive more than one invoice please pay them separately so that we can ensure payment is properly applied to your account.

If you have any questions, contact your Center directly. We are here to help.

Your Center Team Email Address:	Reno.Downtown@regus.com
Your Center Team Telephone:	+1 775 686 2400

**Consumer Link, LLC**

Attention Of: Mr. Jonathan Hanley
7709 South Keswick
Sandy, Nevada 84093
United States of America

Invoice Date: 09 September 2016
Account Number: 7793908
Invoice Number: 1346-19652
Payment Due: Due Immediately

Invoice**Center Name: NV, Reno - Downtown Reno**

Description of Charges	From Date	To Date	Qty	Price (exc. TAX)	TAX Amount	Total (Inc. TAX)
Standing Charges						
Virtual Office	1 Oct 2016	31 Oct 2016	1.0000	\$ 89.00	\$ 0.00	\$ 89.00
Total Standing Charges						\$ 89.00
One-Off Charges Incurred						
Postage and Franking	31 Aug 2016	31 Aug 2016	1.0000	\$ 1.63	\$ 0.00	\$ 1.63
Total One-Off Charges						\$ 1.63
Total Charges						\$ 90.63

Total (exc. TAX)	\$ 90.63
TAX	\$ 0.00
Total (Inc. TAX)	\$ 90.63



Ways to pay your Invoice

By Direct Debit:

This is the best way to pay your invoice because it is simple and convenient for you. Please contact your Center team if you would like to set up a Direct Debit.

By Credit Card:

Please go to www.MyRegus.com or contact your Center team to set up your credit card as a payment method.

By Check:**Please mail to:**

Regus Management Group, LLC
P.O. Box 842456
Dallas, Texas 75284-2456
United States of America

IMPORTANT INFORMATION: Please provide your Invoice Number as a payee reference on all payments and that you allow for a minimum of 7 days mail time prior to your due date.

By Bank Transfer:**Bank Name:**

Bank of America, N.A.

Bank Address:

901 Main St.
Dallas, Texas 75202
United States of America

Account Name:

Regus Management Group, LLC

Account Number:

488000406190

BIC (Swift):

BOFAUS3N

Routing # 1:

026009593 (Wire)

Routing # 2:

111000025 (ACH)

IMPORTANT INFORMATION: Please provide your Invoice Number as a payee reference on all payments made.

If you have any questions, contact your Center directly. We are here to help.

Your Center Team Email Address:

Reno.Downtown@regus.com

Your Center Team Telephone:

+1 775 686 2400



Understanding your Invoice

Invoice Terms	
<u>Account adjustments/refunds:</u>	Any adjustments/refunds that were made to your account.
<u>Account Statement:</u>	The account statement shows recent activity on your account in summary format. It shows the balance at the end of the previous summary date and any payments or adjustments that have been received since the last statement. The current invoice value is then added to produce the Total Payment Due figure.
<u>Credits:</u>	Credits that were issued against a particular charge for which you have been invoiced for in a previous period.
<u>Invoice:</u>	The invoice shows a summary of all charges (recurring and one-off) related to the invoice period.
<u>Late payment fees:</u>	Fees levied against your account because payment was not received by the expected payment due date. Please speak with your center team or refer to the House Rules for the date by which your account becomes overdue.
<u>One-Off Charges Incurred:</u>	Variable and/or one-off charges related to a specific invoicing period.
<u>Payment Due:</u>	The latest date on which the invoice needs to be paid. Please note that any outstanding balances shown in the account summary will be due for immediate payment.
<u>Payments Received:</u>	All payments received since your last invoice was raised.
<u>Standing Charges:</u>	These are fixed monthly charges, invoiced in advance.
<u>Total Payment Due:</u>	The total payment due is the total current balance of monies owed on your account and includes any amounts that are overdue.
Standing Charges	
<u>Virtual Office</u>	There are four levels of service that can provide telephone answering in your company name by a professional team, fax handling, mail services and a prestigious address.
One-Off Charges Incurred	
<u>Postage and Franking</u>	The total amount of postage and franking charges for routine mail services.

If you have any questions, contact your Center directly. We are here to help.

EXHIBIT 7
Page 48



Jonathan Hanley <jhanley@consumerdefense.com>

FW: Regus follow up

1 message

Benjamin Horton, Attorney <benhortonesq@yahoo.com>
To: Jonathan Hanley <jhanley@consumerdefense.com>

Fri, Jul 7, 2017 at 8:23 AM

If you want to maintain the Nevada offices, we'll need to update the credit card.

From: LasVegas Rainbow [mailto:LasVegas.Rainbow@regus.com]
Sent: Thursday, July 6, 2017 4:57 PM
To: benhortonesq@yahoo.com
Subject: Regus follow up
Importance: High

Good Afternoon ,

Just a quick note to let you know that we have not received your payment for the July invoice.

Please access your myregus.com account to make a payment or you can call us at [702-221-1900](tel:702-221-1900) and we can take a payment over the phone.

Your assistance would be greatly appreciated as soon as possible to avoid interruption of your services.

Warmest Regards,

Patricia Linden

Community Manager



3000 locations, 900 cities, 120 countries

500 N. Rainbow Blvd

Suite 300

EXHIBIT 7
Page 49

Las Vegas, NV 89107

M 1-702-221-1900

D 1-702-221-1912

Connect with Regus



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Jonathan Hanley <jhanley@consumerdefense.com>

Consumer Defense Payment for Regus

1 message

Benjamin Horton, Attorney <benhortonesq@yahoo.com>
To: Jonathan Hanley <jhanley@consumerdefense.com>

Wed, Sep 6, 2017 at 10:22 AM

Hi Jonathan,

I just got a call from Regus in Las Vegas saying that we need to update our payment information for Consumer Defense.

**Benjamin R Horton J D LL M .vcf**
4K

EXHIBIT 8

Email from Benjamin Horton to Jonathan Hanley
re: radio show and podcast (October 10, 2017)

EXHIBIT 8



Jonathan Hanley <jhanley@consumerdefense.com>

Radio Show

1 message

Benjamin Horton, Attorney <benhortonesq@yahoo.com>
To: Jonathan Hanley <jhanley@consumerdefense.com>

Tue, Oct 10, 2017 at 10:17 AM

Hi Jonathan,

The radio segment for 20 minutes would be \$199. However, Paul and I are thinking that we should first start with a podcast video recording at a professional studio instead which could then be transferred into a YouTube video. The filming would be done in Provo in a studio and it's \$250 per hour. They have the cameras and editing capabilities there at the studio and you can do more than one take. You could have Paul (or someone else) ask the questions at the studio, or you could just answer questions which would appear at the bottom of the screen.

Paul is requesting your short bio and 10 questions for the podcast or radio show. If you want to do the radio show, he has slots available on Tuesday and Wednesday next week from 7-8 a.m. If you want to do the filming, then we will have to schedule that. The radio show will not have filming but it will have the interaction of a live audience which often isn't the best.

Here are 10 possible questions that I could come up with Please add to, delete, or change them as you see fit:

1. More and more people are having a difficult time meeting their mortgage obligations. Home and living costs continue to skyrocket but salaries remain stagnant. Others may be facing a mortgage payment increase on their ARM loan. We have talked before, you have been helping distressed homeowners for many years and I can say that you are the expert here. What programs are out there to help people having a difficult time paying for their mortgage?
2. What is a home loan modification? How long does it take? Are there new modification or other programs? Should a homeowner deliberately ever stop paying their mortgage loan?
3. If someone is facing imminent foreclosure, what options does the homeowner have to save their home?
4. Should a homeowner use a credit card to make their home loan payments to keep current?
5. I know you're not a lawyer but what about bankruptcy? Should someone file for bankruptcy if they're facing a foreclosure?
6. If a property is sold, is there any other way the homeowner can stay in his home without uprooting their families.
7. Where can a distressed homeowner go for help?
8. What services do you provide? Are there free programs?
9. I've heard about people not having to pay their mortgages because the Bank doesn't have a copy of the note, is that defense going to work?
10. You have literally worked with thousands of distressed homeowners some of whom have been behind on their mortgage for years. So, I understand that some of these people aren't really happy to get a home loan modification because that means they have to now pay their mortgage. Do you have any advice for someone who is in the modification process? We literally have millions of people who aren't paying for their mortgage right now, what effect is that having on the economy?

Please let me know.



 **Benjamin R Horton J D LL M .vcf**
4K

EXHIBIT 9

Email exchanges re: change in websites and
business names (July-August, 2016)

EXHIBIT 9



Jonathan Hanley <jhanley@preferredlawteam.com>

Website copy

5 messages

Jonathan Hanley <jhanley@preferredlawteam.com>
To: "Traffickerz. com" <developdomains@traffickerz.com>

Thu, Aug 18, 2016 at 3:35 PM

Do you have the ability to outsource the copy of the HLM site so that we can develop another domain. It would be structurally identical to HLML but need to re-write the copy so we don't get hit for policy/plagiarism violations

--

Very truly yours,

Jonathan Hanley
General Manager

801-386-5100 x230 9am - 5pm M-F MST
888-980-7751
888-224-6524 Fax Number
<http://www.preferredlawteam.com>

Traffickerz <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Thu, Aug 18, 2016 at 6:52 PM

I wrote all the content for HTML from scratch, so I'd be able to do it again for a new version .. its a delicate thing because Google has an algorithm to detect similar jist, so the new site content would have to be recompiled and reordered and even presented differently, but its totally possible..

Whats timeframe are you looking for?

M.

[Quoted text hidden]

Jonathan Hanley <jhanley@preferredlawteam.com>
To: Traffickerz <developdomains@traffickerz.com>

Fri, Aug 19, 2016 at 10:21 AM

Can we stop hosting HLML for the time being and put all that content on to consumer defense. Not sure if I told you but we re-branding. What do you think? I hate to lose the 'seasoning' on HLML -- what do you think the cost would be to create new original content?

Also, on the ALM site all the way at the bottom of (I think all the pages) we reference the file being sent to American Home Loan Counselors. I need to change that to 'Consumer Link'.

[Quoted text hidden]

Michael Rhodes <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 23, 2016 at 8:42 AM

sorry for the delay .. it took me a full week to do the content before, but this time I wont need to map out the site and figure out how to start. I'd say about \$750 + .. does that work for you?

I edited the bottom, I replaced it with Consumer Defense - good?

M

EXHIBIT 9
Page 54

[Quoted text hidden]

Jonathan Hanley <jhanley@preferredlawteam.com>
To: Michael Rhodes <developdomains@traffickerz.com>

Tue, Aug 23, 2016 at 10:51 AM

Thanks for making that change. Can you go ahead and rewrite the copy that's on HLML and build a whole new site for consumerdefense.com. Any reference to lawyer or Law firm should be changed as follows:

Lawyer = Professional
Law firm= Consumer Defense

At the top; instead of Home Loan Modification Lawyer. Change that to Consumer Loan Modification Assistance. I'm going to have bobbi send over a new batch of success stories can board those onto the new site just like we do for ALMS. If you have a sec can you call me on my cell so that we can talk about it a bit. [801-913-5504](tel:801-913-5504). I'm not going to use this site for lead gen so even if we can just get a stock first page up that way the url - www.consumerdefense.com goes to something for the time being that would be great.

But give me a call when you can anyways - there are some unique nuances with respect to this project.

Thanks Michael!

[Quoted text hidden]



Jonathan Hanley <jhanley@preferredlawteam.com>

transition

14 messages

Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 10:45 AM

To: Sue Kartchner <skartchner@modificationreviewboard.com>, Rod Kartchner <rkartchner@modificationreviewboard.com>, Paul Cysewski <pcysewski@modificationreviewboard.com>

the reason that I want to move slower with you guys is so that I can iron out all the kinks in the scripts, closing process, closing docs etc...

Wendi,

Can you forward me all the clients e-mails that you use -- the initial ones, the ones that you send out when they go M.I.A. etc..

I am going to rework everything over the next few days. Just keep moving forward with the exact same close, sales process etc...

--

Very truly yours,

Jonathan Hanley
General Manager

801-386-5100 x230 9am - 5pm M-F MST

888-980-7751

888-224-6524 Fax Number

<http://www.preferredlawteam.com>

Sue Kartchner <skartchner@modificationreviewboard.com>

Tue, Aug 9, 2016 at 10:56 AM

To: Jonathan Hanley <jhanley@preferredlawteam.com>

Hmmm. When we couldn't get an appt for an orientation with you or Bobbi we checked in with Paul, Deanne and KT to go over the files we left with them. At that time one of them told Rod that we go forward with CD on new incoming calls but for existing ones we can still use PL.

So. I took a call this morning and pitched it was CD and was about to send out CD doc's. . HOWEVER I have been waiting to send them out until I find out how do you want us to address the fact that the Guarantee is **from** CD but in the Services Agreement it clearly states that CD does not guarantee a modification?

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

[Quoted text hidden]

Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 11:18 AM

To: Sue Kartchner <skartchner@modificationreviewboard.com>

But you guys just got back today. How would we have set an appointment if you were out for the last 2 weeks.

The guarantee from CD is no different than the one from MRB. You would still sell it the exact same way. EXHIBIT 9
Page 56

Mt phone is broken and won't be replaced for a few days. Call me on Sandra's cell so that we can discuss everything.
[801-913-5704](tel:801-913-5704). Please call ASAP so that we can clear confusion.

[Quoted text hidden]

Sue Kartchner <skartchner@modificationreviewboard.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 11:33 AM

We got back yesterday and reached out yesterday.

Thank you,
Sue Kartchner
Senior Modification Advisor
[888-980-7487](tel:888-980-7487)
[888-334-7255](tel:888-334-7255) Fax Number

[Quoted text hidden]

Jonathan Hanley <jhanley@preferredlawteam.com>
To: Sue Kartchner <skartchner@modificationreviewboard.com>

Tue, Aug 9, 2016 at 11:38 AM

Call me on Sandra's phone.

[801-913-5704](tel:801-913-5704)

[Quoted text hidden]

Sue Kartchner <skartchner@modificationreviewboard.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 11:59 AM

NEW LEAD:

My name is Sue Kartchner. Our agency received your request for information regarding mortgage relief under the Economic Stability Act.

Qualification for a program could entitle you to a reduced monthly payment and your past due balance, if any, moved to the back of your loan, /ess penalties and fees. ***In addition, you will be protected from your home being sold at auction.***

There are many programs available at this time to help people who have fallen behind on their mortgage payments due to a hardship or who just want to refinance into a lower rate. Unfortunately I was not able to make a determination as to your eligibility and will need more information.

Please call me at your earliest convenience to complete the qualification process and determine if you qualify. **We will be keeping your file open until August 19.**

Thank you,
Sue Kartchner
Senior Modification Advisor
[888-980-7487](tel:888-980-7487)
[888-334-7255](tel:888-334-7255) Fax Number

Thank you,

EXHIBIT 9
Page 57

Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

On Tue, Aug 9, 2016 at 11:45 AM, Jonathan Hanley <jhanley@preferredlawteam.com> wrote:

[Quoted text hidden]

Sue Kartchner <skartchner@modificationreviewboard.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 12:04 PM

OVERVIEW CD: (Must be customized to fit the individual homeowners circumstances)

Per our discussion, should you decide to proceed forward with a modification, I will be sending you paperwork to complete that will authorize Consumer Link to process your modification application at no charge to you.

In conjunction with Consumer Defense LLC, they conduct a Forensic Audit and a Securitization Report to secure the best terms and conditions. Based on the information you have given me you appear to be eligible for a Tier II HAMP which will put your past due payments on the back of your loan to bring you current, WITHOUT a "good faith payment" the lender may say is required to approve the modification. In addition, it will lower your principal, interest, taxes and insurance payment to equal 31- 42 % of your gross qualifying income.

Note: Consumer Defense does not have any upfront fees. Within the first two weeks of receiving your paperwork, Consumer Link will be doing a Verification of Information on your Mortgage (VIM) as well as gathering documents from you to confirm that this expectation is realistic.

In addition, as way of review, you are not ever paying Consumer Defense your scheduled payment of \$ while making a mortgage payment. *While your modification is being reviewed you are protected from a foreclosure sale even if you are not making your mortgage payments.* (See attachment below) If your modification is completed before your scheduled payments are completed, Consumer Defense will revise the payments to ones you can afford.

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

On Tue, Aug 9, 2016 at 11:45 AM, Jonathan Hanley <jhanley@preferredlawteam.com> wrote:

[Quoted text hidden]

 Settlement Stipulations.pdf
186K

Sue Kartchner <skartchner@modificationreviewboard.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 12:20 PM

CLOSING FILE AFTER DOING INTAKE:

I have not heard back from you and am unsure if you still want to pursue a modification.

Based on the information you have given me you appear to be eligible for a HAMP which will put your past due payments on the back of your loan to bring you current without requiring any money out of your pocket. In addition, it will lower your
EXHIBIT 9
Page 58

principal, interest, taxes and insurance payment equal to 31%.

I will be keeping your file open until . If you wish to move forward please contact me on or before that day .

If you do not want to move forward, would you please drop me a quick reply with the direction you are taking. (It is very helpful for me to cite a reason for the closure)

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

On Tue, Aug 9, 2016 at 11:45 AM, Jonathan Hanley <jhanley@preferredlawteam.com> wrote:

[Quoted text hidden]

Sue Kartchner <skartchner@modificationreviewboard.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 12:21 PM

CLOSING FILE IF NO INTAKE TAKEN:

I've tried reaching you but have not heard back from you and am unsure as to whether you still want to pursue mortgage relief options.

If you do not want to move forward, would you please drop me a quick reply with the direction you are taking. (It is very helpful for me to cite a reason for the closure)

I will be closing your file on . If you wish your case to remain open, please answer the following questions **Please reply to this email and type in your answers next to the questions below:**

Is your loan a VA, FHA or conventional loan? If conventional, we need to know if it is a Fannie Mae or Freddie Mac:

Name of the Borrower:

Name of the Co-Borrower (if applicable) :

How many people are living in the home:

What is the physical address of the home you are seeking relief for:

*What is the **gross** income for each **borrower** on the loan? (The amount **before** any deductions are taken out) **I need to know if this is a monthly amount or every 2 weeks:***

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Page 59

What is the **source** of that income. ie., W-2'd , Self-Employment, Social Security and/or pension, Unemployment, Disability:

What is the name of the lender/servicer you are required to make mortgage payments to:

Monthly payment amount:

Are your taxes and insurance included in your payment:

If yes, how much does the lender include in your payment for taxes and insurance (escrows) (See the payment breakdown section on your mortgage statement):

If no, how much do you pay each month for your taxes and insurance:

Do you have homeowner association dues? If so, how much do you pay each month:

Interest rate on your current home loan:

What year did you close on your current loan? (Not to be confused with the day you bought your home because you've probably refinanced since then):

Do you have a 2nd mortgage:

What is the remaining balance due on your loan(s):

Are you current or behind on your first:

If behind, what has happened in your life to cause you to fall behind:

How many months are you behind on your payments:

Have you received a loan modification before? If so, do you know if it was a "Making Homes Affordable?"

If so, what has happened to cause you to fall behind **after** you received the modification:

Have you filed a bankruptcy in the last 7 years:

If you own other properties:

- 1. Who do you make the payments to?*
- 2. What is the balance owing on the loan(s) ?*
- 3. What is the monthly mortgage amount(s) ?*
- 4. If it is rented, what is the rental income?*
- 5. Whose name(s) are the loan(s) in?*

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

On Tue, Aug 9, 2016 at 11:45 AM, Jonathan Hanley <jhanley@preferredlawteam.com> wrote:

[Quoted text hidden]

Sue Kartchner <skartchner@modificationreviewboard.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 12:23 PM

P/W WITH DOCU SIGN:

Per our discussion, info@mailertheloanpost.com is sending 2 emails with the paperwork to complete. One has links to the Borrowers Authorization form and Retainer Agreement. The other contains the link to the Payment Schedule.

Within 1-2 business days of receipt of the above requested documents you will receive an email from one of our counselors who will be setting up your file and coordinating with Preferred Law.

Please note the following:

1. **On the Borrowers Authorization (BA):** Name of First Lender is the lender you make payments to, not necessarily the first lender you had when you got the loan.

2. **On the Retainer Agreement: A)** Page 4, item #7. The law firm is not doing your modification, the agency is, so therefore cannot guarantee any results. . . the work they do is itemized on page 8 and 9. **B)** Page 8. Under each phase you will see a figure of \$974 THESE ARE NOT ADDITIONAL FEES YOU PAY. .these are simply stating the value of the service you receive.

Thank you,

Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

On Tue, Aug 9, 2016 at 11:45 AM, Jonathan Hanley <jhanley@preferredlawteam.com> wrote:

[Quoted text hidden]

Sue Kartchner <skartchner@modificationreviewboard.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 12:27 PM

EMAIL I SEND IF HAVE SALE DATE:

Per our discussion a non profit agency will be processing your modification at no charge to you.

Because you have a sale date, the process will be broken up into two phases.

Phase One: As we discussed, the agency doing your modification works with a partner who contributes resources to escalate your file. The agency will stop your sale one of two ways either organically by submitting a full file for review or by filing a Chapter 13 Bankruptcy. Either process requires a \$1000 fee to be paid up front.

Phase Two: The attorney will be ordering a QWR which will include a Securitization Analysis Report and enable the agency, under the direction of the law firm, to conduct a Forensic Audit to secure the best terms and conditions. (Based on the information you have given me you appear to be eligible for a recapitalization which will take your past due payments on the back of your loan to bring you current.)

While your modification is being reviewed you are protected from a foreclosure sale even if you are not making your mortgage payments. (See attachment below)

Lastly, as way of review, you are not ever paying the attorney your scheduled payments of \$974 (4 total) when your modification is completed. If your modification is completed before your scheduled payments are completed, the attorney will revise the payments to ones you can afford.

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

On Tue, Aug 9, 2016 at 11:45 AM, Jonathan Hanley <jhanley@preferredlawteam.com> wrote:

[Quoted text hidden]

Sue Kartchner <skartchner@modificationreviewboard.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 12:29 PM

EMAIL I SEND IF I DON'T WANT TO CLOSE FILE BUT CHECK IN: (must be customized to fit eligibility)

I have been trying to reach you but have not been able to connect.

Based on the information you've given me you appear to be eligible for a recapitalization which will put your past due payment on the back of your loan to bring you current WITHOUT having to make a "good faith payment" to your servicer before getting approval.

OR

Based on the information you've given me you appear to be eligible for a HAMP which will bring you current and lower your payment to equal 31% of your gross qualifying income.

If you are not wanting to proceed forward, can you please get back to me. It is very helpful for me to make notes in your file so if you would let me know where you are at and what you would like to do that would be very appreciated.

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

On Tue, Aug 9, 2016 at 11:45 AM, Jonathan Hanley <jhanley@preferredlawteam.com> wrote:

[Quoted text hidden]

Sue Kartchner <skartchner@modificationreviewboard.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 12:30 PM

EMAIL I SEND OUT WITH MISSED PAYMENTS:

Did you by chance get a new debit/credit card? I ask because your payment to the attorney didn't go through and that could be the reason? Either that or you may have a limit on the card???

In any event can you please give me a call so we can resolve this:)

Thank you,

EXHIBIT 9
Page 63

Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

On Tue, Aug 9, 2016 at 11:45 AM, Jonathan Hanley <jhanley@preferredlawteam.com> wrote:

[Quoted text hidden]

Sue Kartchner <skartchner@modificationreviewboard.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 9, 2016 at 12:31 PM

Email I send out when I send over new client file:

I have received your paperwork and forwarded your file to American Home Loan Counselors.

Within the next 24-48 **business** hours your processor will be in contact with you to set up your file and to confirm the accuracy of the information thus gathered. If you have not heard from the agency by that time please call me immediately.

Per our discussion, your first payment will not be due until . Please double check your calendar to make sure that this date and the other dates in the payment schedule are correct. If they need to be changed you must call me IMMEDIATELY before these dates are input into the system. After the dates are input the law firm will charge a \$50 fee to change them.

Preferred Law will be sending you a confirmation email on the business day prior to your payment. Your payment will be processed using the bank account information that you provided and will be listed on your bank statement as one of the following:

- * AM Property Management
- * Preferred Law
- * FMG Partners

Note: You may have a limit on your card so be sure to call your bank to inform them of these scheduled payments and increase any limit they may have to allow these payments to be processed.

If you have an issue regarding any scheduled payment please email or call Ali Parkinson at
aparkinson@preferredlawteam.com 801-386-5100 x 235

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

Thank you,
Sue Kartchner
Senior Modification Advisor
888-980-7487
888-334-7255 Fax Number

On Tue, Aug 9, 2016 at 11:45 AM, Jonathan Hanley <jhanley@preferredlawteam.com> wrote:

[Quoted text hidden]

EXHIBIT 9
Page 64



Jonathan Hanley <jhanley@preferredlawteam.com>

Site

13 messages

Jonathan Hanley <jhanley@preferredlawteam.com>
To: "Traffickerz. com" <developdomains@traffickerz.com>

Tue, Jul 26, 2016 at 11:38 AM

Hey Michael;

Just a little more housekeeping on the attorneyloanmodifications.com site1) On the 'about' page --- <http://attorneyloanmodifications.com/about/>

We need to change over the 'preferred law' name to 'Consumer Defense'.

2) We have to remove the link to the utah bar page.

3) In the 'We Can help box' it says 'free evaluation by the team at preferred law today'. We need to change the name there as well. My guess is that this change needs to flow through every page on the site.

--

Very truly yours,

Jonathan Hanley
General Manager[801-386-5100](tel:801-386-5100) x230 9am - 5pm M-F MST
[888-980-7751](tel:888-980-7751)
[888-224-6524](tel:888-224-6524) Fax Number
<http://www.preferredlawteam.com>

Michael Rhodes <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Jul 26, 2016 at 12:01 PM

sorry I missed these - even if I caught them I would have asked how to change it, the title is a big deal but I suspect that the About Us page content would need to change a bunch, ie, Email address is currently @preferredlawteam.com, then there is the mailing address, credentials, description, etc .. what do you think?

Will change the "we can help" graphic now ..

M

[Quoted text hidden]

Michael Rhodes <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Jul 26, 2016 at 12:06 PM

also, I didnt make this "we can help" graphic, I made the original but not this version .. mine is on HLML, so if you'd like me to make a version that is different for use on ALM, then I can do that ..

M

EXHIBIT 9
Page 66

On Jul 26, 2016 2:38 pm, Jonathan Hanley wrote:

[Quoted text hidden]

Michael Rhodes <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Thu, Jul 28, 2016 at 9:22 AM

I have a few emails out to you that were looking for feedback or clarification .. if you can get back to me ASAP, then I might be able to deal with everything before I leave .. I'll be working on the Adwords / Analytics issues with mobile and the other pages now ..

M

On Jul 26, 2016 2:38 pm, Jonathan Hanley wrote:

[Quoted text hidden]

Jonathan Hanley <jhanley@preferredlawteam.com>
To: Michael Rhodes <developdomains@traffickerz.com>

Thu, Jul 28, 2016 at 3:17 PM

So we can't go into the we can help graphic and just change the name? The HLNL graphic is fine - we'd just have change the word 'lawyer' to adviser. The e-mail would change from info@preferredlawteam.com to info@consumerdefense.com

The mailing address would stay the same. Does that cover everything or did one or two slip by me?

[Quoted text hidden]

Michael Rhodes <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Fri, Jul 29, 2016 at 8:57 AM

no, I'd need the original file with all the layers, eg. the email address is on a layer that would need editing .. so should I just edit the version I do have with your feedback provided here? text and email updates, but what about the person, want a new face in there for ALM?

M

[Quoted text hidden]

Jonathan Hanley <jhanley@preferredlawteam.com>
To: Michael Rhodes <developdomains@traffickerz.com>

Fri, Jul 29, 2016 at 10:19 AM

Just use the HLML box and change the phone number with the one that is the ALMS site --[888-980-9936](tel:888-980-9936). I've never really been a fan of that red font anyways. Can you import the house that is at the bottom of the ALMS site (or something similar) and fade it in with the graphic. Also, can we swap out the guy and use the woman?

[Quoted text hidden]

Michael Rhodes <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Fri, Jul 29, 2016 at 12:36 PM

I'll edit the original HLML version to reflect the ALM content .. so that'll include the tel#, man for woman, blended-house background .. I'll have to get a new house to inject, I cant pull the image apart .. I have the working file for the HLML version which is why I can edit it for content. I'll shoot you a sample shortly.

M

[Quoted text hidden]

Michael Rhodes <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Fri, Jul 29, 2016 at 1:07 PM

2nd comment - remove?

<http://attorneyloanmodifications.com/a-home-loan-lawyer-can-make-all-the-difference/>

M

On Jul 28, 2016 6:17 pm, Jonathan Hanley wrote:

[Quoted text hidden]

Michael Rhodes <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

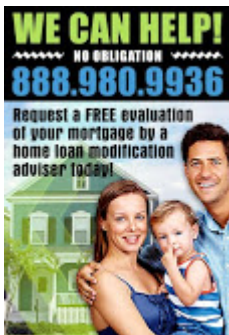
Fri, Jul 29, 2016 at 2:27 PM

what do you think about this? (attached) You may have had a specific reason for using just a woman or anything else, so let me know if you want me to change it ..

M

On Jul 29, 2016 1:19 pm, Jonathan Hanley wrote:

[Quoted text hidden]



new-contact.jpg
48K

Jonathan Hanley <jhanley@preferredlawteam.com>
To: Michael Rhodes <developdomains@traffickerz.com>

Wed, Aug 3, 2016 at 11:25 AM

I like it.

[Quoted text hidden]

Michael Rhodes <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Wed, Aug 3, 2016 at 11:29 AM

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cool - ok so it just occurred to me because of your reply that I made the mistake of leaving home to take care of the mess in Toronto and didn't bring the graphic with me to upload, but will be back in the office after the weekend .. do you want me to leave the current one up until then or remove it?

M

[Quoted text hidden]

Jonathan Hanley <jhanley@preferredlawteam.com>
To: Michael Rhodes <developdomains@traffickerz.com>

Wed, Aug 3, 2016 at 11:31 AM

just leave the current one up.

[Quoted text hidden]



Jonathan Hanley <jhanley@preferredlawteam.com>

Consumer defense site

3 messages

Jonathan Hanley <jhanley@preferredlawteam.com>
To: "Traffickerz. com" <developdomains@traffickerz.com>

Tue, Aug 30, 2016 at 11:14 AM

All we need for this is just a stock information site about mortgages, second mortgages home owners insurance. Just a nice verification site that makes the business look really good and professional but without ANY reference to loan mods.

I need this so that we can get accreditation with the BBB.

Thx.

--

Very truly yours,

Jonathan Hanley
General Manager

801-386-5100 x230 9am - 5pm M-F MST
888-980-7751
888-224-6524 Fax Number
<http://www.preferredlawteam.com>

Michael Rhodes <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Tue, Aug 30, 2016 at 11:26 AM

Thanks, good topics .. I'm making this site the priority, I'm working on it today ..

M

[Quoted text hidden]

Michael Rhodes <developdomains@traffickerz.com>
To: Jonathan Hanley <jhanley@preferredlawteam.com>

Wed, Aug 31, 2016 at 2:08 PM

Just wanted to show you some progress, I've put the time into writing and not design, there's still editing to do with the text, but I'm at the stage now where I'm adding the content to the site and playing with it a little to find a style while I slowly assemble things .. then I'll move it all around and organize it better and add some nice but simple style to the page .. I'm also working on a Mortgage Calculator for the site, what do you think? I'm still trying to style it, but you should do a calculation and check out the results .. its messy now too, and want to put it on its own page and give it a button to click on the home page. Also still have to write more content especially for the second mortgage. So still stuff to do but its a start, let me know what you think about the content.

<http://www.consumerdefense.com.vsd29.korax.net/>

M

On Aug 30, 2016 2:14 pm, Jonathan Hanley wrote:

[Quoted text hidden]

EXHIBIT 10

Emails re: issues with BBB and updates to
sales agreement (February 15, 2017)

EXHIBIT 10



Rod Kartchner <rkartchner@consumerdefense.com>

Update

2 messages

Jonathan Hanley <jhanley@americanhomeloans.com>

Wed, Feb 15, 2017 at 7:50 AM

To: dmosher@consumerdefense.com, schowhan@consumerdefense.com, rkartchner@consumerdefense.com, kmckay@consumerdefense.com, dcoonrod@consumerdefense.com, lneilson@consumerdefense.com, vversluis@consumerdefense.com, pcysewski@consumerdefense.com, rcrowell@consumerdefense.com

Hey guys;

Unfortunately the issues with the BBB appear to be impossible to resolve.

Having said that I want to make sure everyone know that we closed 150 deals in December which would have still been higher except for the Holidays. We closed 140 in January which also had several Holidays. All this with the BBB stating we have a F rating despite the fact that we had just 1 complaint in almost 6 years of business.

I set up American Home Loans 5 years ago as the next business model to roll into after loan modifications appeared to be petering out.

There seems to be no signs of this happening anytime soon. Fannie Mae just announced a new program call FLEX MODIFICATIONS and the FHA just announced that there was a huge spike in mortgage delinquencies - THE MOST SINCE 2006.

I will be forwarding everyone the new American Home Loans e-mail addresses so that you can just forward the Consumer Defense e-mail over. We'll have new sales docs over shortly - updating the docuSign agreement with the new verbiage and logo could take a day or two.

--

Very truly yours,

Jonathan Hanley
General Manager

888-980-9484

9am - 6pm M-F MST

www.americanhomeloans.com



Vanessa Versluis <vversluis@consumerdefense.com>

Wed, Feb 15, 2017 at 7:57 AM

To: Jonathan Hanley <jhanley@americanhomeloans.com>

Cc: Deanne Mosher <dmosher@consumerdefense.com>, Sue Chowhan

<schowhan@consumerdefense.com>, Rod Kartchner <rkartchner@consumerdefense.com>, KT McKay

<kmckay@consumerdefense.com>, Devin Coonrod <dcoonrod@consumerdefense.com>, Lisa Neilson

<lneilson@consumerdefense.com>, Paul Cysewski <pcysewski@consumerdefense.com>, Rory Crowell

<rcrowell@consumerdefense.com>

Hi Jon,

Great news!

Thanks!

All the best,

Vanessa Versluis

Mortgage Relief Counselor



888-980-9598 PHONE

888.334.7255 FAX

Available hours: Monday-Friday 9:00am-5:00pm (MST)

[Quoted text hidden]



Jonathan Hanley <jhanley@consumerdefense.com>

Sales agreement and PF

2 messages

Jonathan Hanley <jhanley@consumerdefense.com>

Wed, Feb 15, 2017 at 8:06 AM

To: Taboo Conspiracy <benhortonesq@yahoo.com>, Bobbi Collins <bcollins@consumerdefense.com>

Unfortunately the BBB is not budging on consumer defense. Can we update the sales agreement with the new American Home Loans logo and swap out 'consumer defense' with 'American hOme laons' wherever it appears.

--

Very truly yours,

Jonathan Hanley
General Manager

801-386-5100 x210 9am - 5pm M-F MST

888-980-4758

888-224-6524 Fax Number

<http://www.consumerdefense.com>

Consumer Defense

Office Manager <manager@consumerdefense.com>

Wed, Feb 15, 2017 at 8:07 AM

To: Jonathan Hanley <jhanley@consumerdefense.com>, Taboo Conspiracy <benhortonesq@yahoo.com>

Ben

If you can get the documents updated that would be great then I can send them off to Loan Post to activate in our system.

Please keep me posted

[Quoted text hidden]

--

**Bobbi
Manager**

Consumer Defense

Consumer Link[Phone: 801.386.5100 Ext 203](tel:8013865100)[FAX 888.224.6524](tel:8882246524)[Billing Department Ext 235](#)[Hours of operation Monday-Friday 8:30 - 3:45 \(MST\)](#)

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EXHIBIT 10

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EXHIBIT 11

Emails re: cleanup of website to remove references to
Preferred Law and Consumer Defense (April, 2017)

EXHIBIT 11



Sandra Office Manager <sandraofficemanager@defaultsupport.com>

: ATTORNEY LOAN MODIFICATIONS WEBSITE NEEDS TO BE CLEANED UP ASAP !!!!!!!!!!!

2 messages

Rod Kartchner <rkartchner@americanhomeloans.com>

Sat, Apr 8, 2017 at 9:13 AM

To: Jonathan Hanley <jhanley@americanhomeloans.com>

Cc: Sandra Office Manager <sandraofficemanager@defaultsupport.com>

Jon, I am resending this to you with another plea to have the Canadian group clean this up as quickly as possible so that we don't continue to lose deal and deal.

It is not just Preferred Law showing up, Consumer Defense shows up in many places and this is the kiss of death for our line of work.

Please respond to this.

Thanks, Rod

----- Forwarded message -----

From: **Sue Chowhan** <schowhan@americanhomeloans.com>

Date: Sat, Feb 18, 2017 at 1:32 PM

Subject: Re: ATTORNEY LOAN MODIFICATIONS WEBSITE

To: Jonathan Hanley <jhanley@americanhomeloans.com>, Sandra Hanley <sximenah@americanhomeloans.com>

I don't know who the heck told you that this site was cleaned up but I found DOZENS of mod's with either PL name and/or address and other errors.

21st Mortgage**BB&T:**

NC Yvette

Jennifer & Matthew

Beneficial

The mod isn't complete. the 1st page seems to be missing

Carrington

AL Vanessa

CA Mertie & Albert

FL Javier

Di-Tech

MO Barbara

WA Demetrius

Fay Serviceing

WI Steven

Fifth Third

Jacqueline

Greentree

IL Eunjoo (His address is in TX but the scenario lists IL)

HSBC

FL Robert

JP Morgan Chase

AZ Jack

CA Joseph

CO Bennie

IL Gwen & Goldin

MO Jenna

AZ Larry & Jennifer

DC Brigida

OK Trisha

OH George

IN August

UT Christopher (A Seterus mod in Chase section and PL name/address still not redacted)

N/A

Nationstar

CA Jon & Lori

NH Anne Baker (Last name and PL not redacted)

NY Monique

PA Estate of

Gordon

TX Zola

PA Ronald Icon for mod. but no mod

PA Charles

AL Norvie

EXHIBIT 11

Page 75

FL Mary Icon but no mod
 VA Angela
 CA Michael
Ocwen
 MA Joao Icon but only page 7 of the mod. .nothing of substance
 MO George
 PA David
 TN Gregory & Karen
 TX Monica
 UT John HAMP
PennyMac
 AZ David & Kari
 NJ Tamara
 PA Gregory
Provident
 William errors: PL reference and duplicate
SPS
 FL Ike
Selene
 KY Aarpm
 TX Ronald (Actually a US Bank mod not Selene)
Seterus
 Marcine (Should be OR. .remove Sandy UT address)
 Julie
 Michelle & Roy (Needs PL AND last name redacted)
 Deborah
 Debra
 James
 Samuel
 William
 Lloyd & Tracey
 Samuel (last row)
Shellpoint
 FL Carolyn
SLS
 CA Bennie & Roan
 TN Rodney
Wells Fargo
 TX Lewis MYRICK (last name needs to be redacted in scenario. Mod is ok)

Thank you,
Sue Chowhan
 Senior Modification Advisor
American Home Loans
 888-980-7487
 888-334-7255 Fax Number

On Sat, Feb 18, 2017 at 11:27 AM, Jonathan Hanley <jhanley@americanhomeloans.com> wrote:
 Yeah that's great if you can let me know we can black them out and then re-post them

On Feb 18, 2017, at 11:23 AM, Sue Chowhan <schowhan@americanhomeloans.com> wrote:

I'm going through the mod's to see which ones still have PL in the text

American Home Loans
 888-980-7487
 888-334-7255 Fax Number

Jonathan Hanley <jhanley@americanhomeloans.com>
 To: Rod Kartchner <rkartchner@americanhomeloans.com>, Sue Chowhan <schowhan@americanhomeloans.com>
 Cc: Sandra Office Manager <sandraofficemanager@defaultsupport.com>

Sat, Apr 8, 2017 at 9:31 AM

They are working on it.

EXHIBIT 11

I've mentioned it numerous times even when we were functioning as consumer defense we were still putting up 150 deals a month Page 76

1/20/2018

Consumer Link Mail - Signature line



Office Manager <officemanager@defaultsupport.com>

Signature line

2 messages

Rod Kartchner <rkartchner@americanhomeloans.com>
 To: Office Manager <officemanager@defaultsupport.com>

Wed, Apr 12, 2017 at 9:56 AM

Bobbi,

Wendi and I ran this by Jon already.

The only thing we have to provide to people is attorneyloanmodifications.com, which if fraught with dozens of references to Consumer Defense and Preferred Law, which immediately kill the deals. We are having people back out and cancel on us even after they become clients because there are still too many references in the materials to the negative PR. Jon promised us two months ago that his tech group in Canada was going to clean this up, but it still hasn't been done and our closing ratios remain really low because of it.

We are using Consume Defense GROUP on our signature line because when prospective clients goggle that they find no negative responses.

The homeowners do a lot of digging that they never tell us about, so we are looking for ways to lessen the fall-out and to increase the closing ratio, while increasing the retention of the existing clients.

On Wed, Apr 12, 2017 at 10:23 AM, Office Manager <officemanager@defaultsupport.com> wrote:
 Rod why do you have consumer defense in your signature line???

Thank You

Bobbi

Manager
 Consumer Link
 Default Support Center

Phone: 801.386.5100 Ext 203
 FAX 888.224.6524
 Billing Department Ext 235
 Hours of operation Monday-Friday 8:30 - 3:45 (MST)

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Consumer Link Mail - Signature line

destroy all copies of the original message, including any attachments. Thank you.

On Tue, Apr 11, 2017 at 6:00 PM, Rod Kartchner <rkartchner@americanhomeloans.com> wrote:

--

Thank you,

Rod Kartchner
Consumer Defense Group
Mortgage Relief Counselor
(888) 980-7497 Direct Line
(888) 334-7255 Fax
rkartchner@americanhomeloans.com
<http://attorneyloanmodifications.com/success-stories/>



Office Manager <officemanager@defaultsupport.com>
To: Rod Kartchner <rkartchner@americanhomeloans.com>

Wed, Apr 12, 2017 at 10:04 AM

okee dokee

Thank You

Bobbi

Manager
Consumer Link
Default Support Center

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1/20/2018

Consumer Link Mail - Signature line

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<http://attorneyloanmodifications.com/success-stories/>

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Consumer Link Mail - Signature line

